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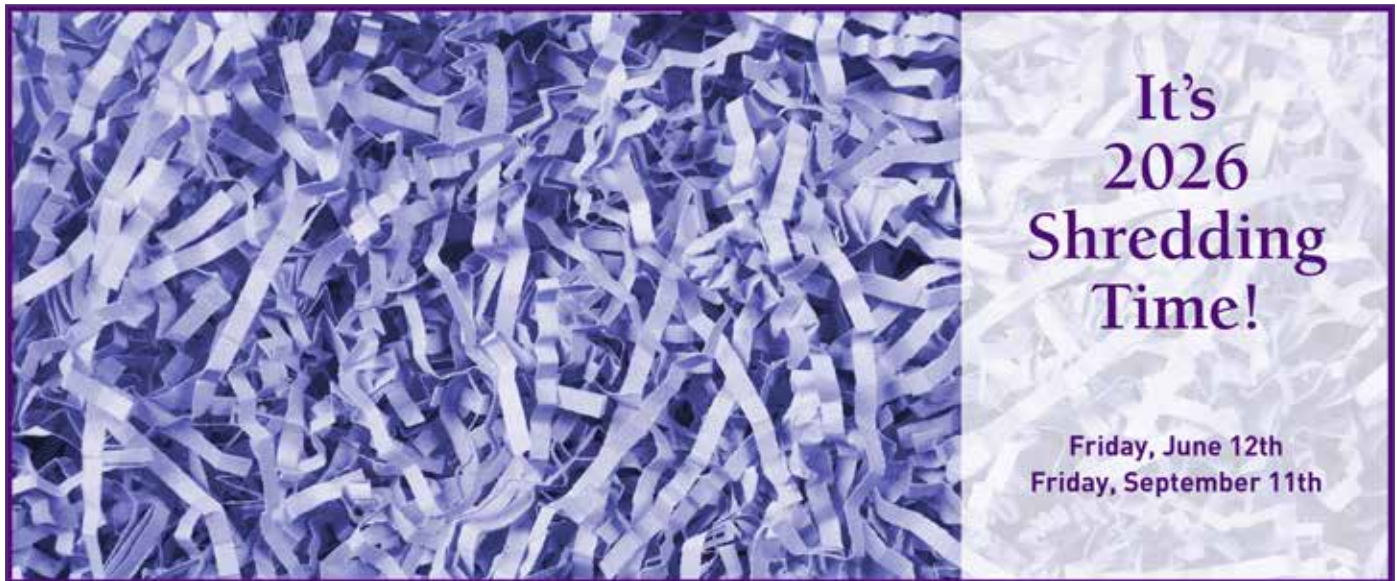
CURRENT EVENTS



Making a Loan Payment Is Easy!

PFCU has many convenient ways to make a loan payment:

- Direct Deposit from your employer
- We can debit your account at another financial institution (ACH)
- Open a checking account, and you can submit a payment through Zelle to PFCU
- Automatic transfer from your savings or checking account here at PFCU to the loan
- Mobile Deposit
- Visit any PFCU office
- Bill Payment from your other financial institution to PFCU
- Lastly, the repay loan payment portal at <https://mypfcu.repay.io/portal#/> (\$4.95 fee)



Time to Shred! Shred Days 2026 Schedule

Protect yourself from identity theft by getting your documents with sensitive information shredded at one of our Shred Days. **NO** magazines, newspapers, or electronics, please.

On Saturday, April 18th, we had great success in Franklin Park for the first Shred Day! 90 people came to drop off nearly 4,000 pounds of shredding. We partnered with the Park District of Franklin Park, and the shredding took place at their Earth Day Celebration at North Park.

Upcoming Shred Events

Friday, June 12th – Des Plaines Office

We are also collecting for the food drive for Self-Help Closet & Pantry of Des Plaines. Please bring non-perishable food.
12:00 – 3:00 pm | 58 E. Northwest Highway, Des Plaines, IL

Friday, September 11th – Morton Grove Office

We are also collecting for the food drive for Niles Township Food Pantry. Please bring non-perishable food.
12:00 – 3:00 pm | 5940 Lincoln Avenue, Morton Grove, IL

**We look forward to seeing you and your paper.
Thank you for your support!**



FOLLOW MY_PFCU for important tips, fun photos and social happenings at PFCU!

The documents below should be shredded as soon as possible:

- Address Labels from Junk Mail & Magazines
- Credit Card Offers
- Documents With Your Passwords
- Expired IDs
- Expired Passports and Visas
- Expired Policies
- Expired Warranties
- Insurance Offers
- Luggage Tags

It is recommended to keep these documents for this amount of time:

1 Month:

- Utility, Cable, and Phone Bills
- Shipping Labels
- Store Receipts

1 Year:

- Bank/CU Statements
- Canceled Checks
- Credit Card Statements
- Pay-Stub

7 Years:

- Tax Records and Supporting Documents
- Medical Records (varies by state)
- Investment, Stock, and Property Transactions
- Legal Documents

Access your accounts using these contact methods:

 www.mypfcu.org
Online Access

 PFCU
Mobile App

 Mobile Check
Deposit

 24/7 Telephone Teller
833.MYPFCU1
833.697.3281

Have You Retired Your Old Glenview or Leyden Credit Union Routing Number? Transition to the PFCU Routing Number



Please continue your efforts to update your information to the PFCU Routing Number 271989060 and your full nine-digit account number within your electronic payments, the government, and your other financial institutions. We are no longer accepting paper checks with the former Glenview (271984780) Routing Number.

We plan on retiring the old Glenview and Leyden Credit Union Routing number in the near future.

Contact us at **847.697.3281**, and we can help you through this transition, including ordering new checks. As always, we are here to assist you in any way we can!

Thank you for your cooperation!

Cut Your Debt!

1.99%^{APR}*
Balance Transfer
For 12 Months

[LEARN MORE](#)

On balance transfers through 5/1/2026.
*APR = Annual Percentage Rate

Cut Your Visa Interest Rate With a Balance Transfer!

Start cutting away those high-interest card balances with our low balance transfer rate! Receive a **1.99% APR*** for **12 months** when you transfer a credit card balance through 5/1/2026 to a PFCU Visa Credit Card.

Transferring is SIMPLE! To get started, please call a Loan Officer today at 847.697.3281 or fill out our [Balance Transfer Form](#).

Don't Have a PFCU Visa Credit Card? That's OK, you can [APPLY TODAY](#). Our credit card is unbeatable.

Standard Fixed Rate Cards as low as 12.9% APR*. *Well below the average interest rate of 19.57% APR ([BankRate.com](#), April 22, 2026)*

Plus:

- No annual service charge
- Low balance transfer fee – only 1%

[BALANCE TRANSFER FORM](#)

[APPLY FOR A PFCU VISA](#)

Balance Transfers made through 5/1/2026 will receive 1.99% APR* for 12 months from date of transfer. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact customer service for complete details. * APR=Annual Percentage Rate. Subject to qualification. Standard PFCU underwriting guidelines apply. Minimum credit score restrictions apply. There is a 1% Balance Transfer Fee. APR = Annual Percentage Rate.

Questions? For detailed information, please contact one of our loan officers at **847.MYPFCU1 / 847.697.3281** or loans@mypfcu.org.

PRODUCTS & PARTNERSHIPS



Financial Wellness Webinar – Emotionally Healthy Spending

Wednesday, May 13th, 1:00 pm - 2:00 pm CST

Join GreenPath for an empowering session on emotionally healthy spending.

Whether you're working to set clearer financial boundaries with loved ones, hoping to curb impulse purchases, or simply wanting to feel less anxious about money, you're not alone. This webinar will introduce practical strategies to reduce financial stress and help you build a healthier, more confident relationship with your finances.

What You Will Learn

- Practical strategies for building a healthier relationship with money
- Tips for navigating uncomfortable or emotional money conversations
- Simple ways to reduce financial stress and feel more in control

Who Should Attend?

- Anyone who wants to feel more confident and balanced with money
- Anyone feeling stressed or overwhelmed by their finances
- Anyone preparing for a tough conversation about money

Presented by: Shamica Joseph, GreenPath Learning Experience Designer, and Katie Bryant, GreenPath Instructional Designer. If you can't attend live, please still register, and the recorded webinar will be sent to you after the event.

For **FINANCIAL TIPS**, valuable information and more, check out our blog —



www.mypfcu.org ☎ 847.MYPFCU1 / 847.697.3281

📍 **Barrington**
455 W. Northwest
Highway

📍 **Des Plaines**
58 E. Northwest
Highway

📍 **Evanston**
2522 Green Bay
Road

📍 **Franklin Park**
2701 N. 25th
Avenue

📍 **Morton Grove**
5940 Lincoln
Avenue

📍 **River Grove/Triton**
2000 5th Avenue
Bldg. C



Do You Know the Two Phases of Your Financial Life? Accumulation and Distribution.

From our partners at Mappa Wealth Management

At Mappa Wealth Management, we believe that the more our clients know about personal finance, the better their financial decision-making. That's why we see one of our roles as educators. When new clients come to Mappa Wealth Management, we speak about how important it is to understand that there are two phases of your financial life: The accumulation phase and the distribution phase. Understanding these phases is critical to developing a long-range financial strategy.

The Accumulation Phase: This phase begins when you enter the workforce and continues until you retire. A lot happens in this phase. People get married, have children, buy homes, and start a business. It may also mean saving for vacations, emergencies, and of course, saving and investing for retirement. As you can see, you need to be saving and investing for your short-term, mid-term, and long-term goals.

Saving is for "safe" money and usually involves little risk to your principal. **Investing** is about growth and involves risk to principal. **Your goal** is to meet those short-term and mid-term goals while accumulating enough for your long-term goals - **retirement**.

Time is your friend

During the accumulation phase, you generally have a long timeline. It gives you time to learn good financial management, make some mistakes, and still meet your goals. Here is a summary of what people generally do during the accumulation phase.

- Save and invest for retirement using accounts like a 401(k) and/or IRA.
- Take more investment risk and seek a higher rate of return.
- Invest in the stock market (stocks, mutual funds, and/or ETFs).
- Incur debt: Mortgages, financing a car (or two), education loans, unpaid credit card balances, etc.
- Seek tax breaks to reduce taxable income.*
- Buy life and/or disability insurance for income replacement.

- If there are children, save for college.

The Distribution Phase: This phase starts when you retire, and you begin to take income or distributions from your retirement accounts. The funds you accumulated in your working years may have to last for decades, as many of us will live longer in retirement than ever before. This time of life is very different from the accumulation phase. Your tax situation may not be as advantageous; you may have fewer deductions. You may have no more need for disability insurance, but you may need to consider long-term care insurance. And there are premiums you need to pay for Medicare as well as a medigap plan.

The distribution phase needs to be addressed very differently from the accumulation phase.

Most financial advisors are only trained in and have experience in the accumulation phase. The distribution phase needs an independent advisor who understands the more complex distribution nuances.

Consider cash flow over growth.

The overarching strategy in the distribution phase is to emphasize cash flow over growth. You need to reconsider your investment strategy to emphasize cash flow. Here are some things to think about in your distribution phase of life.

- Take less risk.
- Seek investments and financial products to provide cash flow.
- Try to avoid depleting retirement accounts.
- Consider long-term care insurance.
- Reduce or eliminate debt.
- Remember, your investing timeline is shorter; no time to recover from mistakes.

At Mappa Wealth Management, we think of both of these financial life phases like climbing a mountain. Going up

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Two Phases of Financial Life

Continued from page 5

(accumulation) you need to set goals for the climb. You need the right tools, and you need to understand the risks. Once you get to the top (retirement), you need to plan the tricky descent (distribution). Descending is very different from ascending. For both routes, you need a qualified, professional guide.

Wherever you are in your financial journey - starting out or close to retirement - please call Mark Mappa, financial advisor, and Steve Willhusen, financial advisor at Mappa Wealth Management at 847-262-3030.

Mappa Wealth Management; 400 Skokie Boulevard, Northbrook, IL 60062, Suite 550

Mappa Wealth Management, Cetera Advisors, LLC. and Partnership Financial Credit Union are not affiliated.

Investments are: *Not NCUSIF insured * May lose value * Not financial institution guaranteed * Not a deposit * Not insured by any federal government agency.

Securities offered through Cetera Advisors LLC, a broker/dealer, member FINRA/SIPC. Advisory services offered through Cetera Investment Advisers LLC, a registered investment advisor. Cetera is under separate ownership from any other named entity.

Cetera Advisors LLC exclusively provides investment products and services through its representatives. Although Cetera does not provide tax or legal advice, or supervise tax, accounting, or legal services, Cetera representatives may offer these services through their independent outside business. This information is not intended as tax or legal advice.



Start Saving Early With a PFCU Kids Club Account We're Rewarding Students Up To \$25 Per Report Card!

Teach children the importance of saving from an early age by opening a Kids Club Account for them.

We've Stepped Up Our Game! More Money for Kids!

With a **Kids Club Account**, PFCU was rewarding students with \$1 for each "A" they received on their report card. Effective immediately, **PFCU has raised the bar by 500% and will now reward students with \$5 for each "A" or "A" equivalent** they receive on their report card, up to **\$25 per report card** (quarter/semester). Students can receive the rewards throughout high school.

Potential to Earn Up to \$1,300!

Let's do the math. If your child receives 5 A's x \$5 in a quarter, that is \$25. If they are on the quarter system, there are 4 quarters in a school year, so $\$25 \times 4 = \100 . Your child will attend school for 13 years from grades K - 12. **Thirteen years x \$100 = \$1,300!**

Open a Kids Club Account [online](#) or by visiting one of our offices. Please have the child's Social Security card with you when opening the account.

We have two types of Child Accounts available for members. A **Child's Savings Account** is used for holding cash and financial securities (stocks, bonds) meant for general savings or future wealth transfer. A **UTMA (Uniform Transfers to Minors Act)** account is a type of irrevocable custodial account that allows adults to transfer financial assets and property (like real estate) to a minor, managed by a custodian until the child reaches the age of majority.

Before you know it, this school year will be over, and report cards will be out. Show us the report card, and PFCU will deposit the funds into their account.

Features of a Kids Club Account

- For ages birth to 18
- At the time of opening, the child receives a gift
- Dividends are paid quarterly
- Current dividend rate is 1.01% APY*

APPLY NOW

Access your accounts using these contact methods:

 www.mypfcu.org
Online Access

 PFCU
Mobile App

 Mobile Check
Deposit

 24/7 Telephone Teller
833.MYPFCU1
833.697.3281

FRAUD & SCAM PROTECTION



ALL The Scams! Stay Informed

There are so many scams out there today that it is hard to keep track of all of them, especially the new ones. Here is a list and description of all the different types of scams in the marketplace today. **Stay alert!**

Payment scams Be wary if you are urged to make a purchase with the promise of compensation, or if someone offers to make a payment for you, or provides you with bank account info with which to make a payment. If something sounds too good to be true, it probably is. If you use a payment method you are not familiar with, you run the risk of ultimately being held responsible for the amount paid.

Tech support scams Tech support claims your computer has malware and requests payment to fix the defects or access your computer.

Employment scams Be vigilant in validating employment opportunities, especially when exclusively online or working from home. Be suspicious if someone claims to have overpaid you for a job, promises to reimburse you for equipment, or asks you to send equipment to an IT dept. The equipment may never be returned, and reimbursements or overpayments may be illegitimate, leaving you liable for the funds. Never divulge personal information online to an unreliable source or through a deceptive job.

Impersonation scams Scammers pose as a legitimate company (like Capital One) or a utility company and request personal information or a payment transfer in order to make things “right” on your account. They might also use a fake caller ID that could show up as a legit company’s number and/ or request remote access to your device. A scammer posing as a utility company might warn you to pay your balance within a limited time, or else the utility will be shut off.

Fake rental A house is legitimately listed for sale online, but scammers have set up a fake website and listed the house as a rental. You send your first month’s deposit to a scammer pretending to be the landlord/owner.

QR code scams When scanning QR codes, use your smartphone’s default camera app to avoid scams and potential fraud. Scammers use 3rd party QR code scanner apps and/or the ads within the apps to direct users to fake or malicious websites designed to obtain your personal information.

Fake websites Legitimate-looking websites are being created by scammers, and a quick Google search will lead you to a real-looking phone number. When you call, they’ll try to obtain your sign-in details or other information.

Overpayment scams You receive an overpayment for an item you’re selling, immediately followed by a request to deposit the check (which turns out to be a bad check) and then send the difference via a wire or gift card.

Check cashing You’re approached outside a bank branch and asked to cash a check for someone who claims they don’t have an account or left their ID at home. The bad check will be held against your account when it doesn’t clear.

Romance scams If you are asked for financial support from a new partner

in a relationship that’s been exclusively online, you’re likely a target of this elaborate scheme.

Charity scams You receive a request to donate to a charity that you’ve never heard of and for which you can’t find an official website.

Debt relief You receive a request for payment in order to establish a service relationship to pay, settle, or get rid of debt.

FTC / IRS scams Scam artists are pretending to be IRS officials to get your money. They’ll call, email, or text you claiming you owe back taxes or that there’s a problem with your tax return. They even rig caller ID to make their call look official. They play on your fears.

Investment scams You receive a request to invest in a business opportunity with promises of high returns and/or getting rich quickly.

Lottery scams You receive a request to prepay fees or taxes in order to receive a large prize you supposedly won.

Grandparent scam You receive a call or text message from someone claiming to be a grandchild or loved one asking for money to help with an emergency, plus instructions on where to send the funds.

Puppy scam Scammers post fake litters online or pretend to be someone they’re not (usually an existing breeder) to take advantage of puppy sales (sans the puppies)

Online Merchant/Marketplace Scams When responding to ads or interacting in marketplaces on social media, research sellers and products independently to ensure legitimacy. Notice the red flags, like a high-ticket item for a price too-good-to-be-true, or a buyer who “accidentally” overpaid you for an item, or someone asking for personal information, or redirecting to an unfamiliar/strange-looking URL.

Mortgage closing You receive an email or text message that looks similar to your real estate agent’s contact info that indicates there is a last-minute change to the wiring instructions, and tells you to wire closing costs to a different account.

Business email compromise scams You receive an email from your supplier/vendor requesting to send money to a different account. The supplier/vendor email appears to be familiar. But this could be a fraudster who obtained access to the network of your supplier/vendor.

Compromised card scam Scammers call claiming to be from your bank and say that your card has been compromised. They’ll attempt to send someone to your home to “secure” your account by destroying your card. Though they may seem to be legitimate, once they have possession of the card, they’ll use it to steal money from the account.

Suspect you’ve been a victim of a scam? Here’s what you do. Report the scam to the [BBB Scam Tracker](#) and the government via the [FTC ReportFraud](#) site. You may also want to report scammers directly to the FBI.

INSIDE THE CU

PFCU Milestone Anniversaries Happy Anniversary!



May 5th – 1 Year
GISSELLE SAAVEDRA
Member Services
Representative
Franklin Park



June 6th – 15 Years
NATASHA ELERY
Financial Services
Representative
Morton Grove



Testimonials from Our Members

Thank you to the members who gave 5-star reviews on Google and Yelp to the following team members:



LYNNE | Barrington

“I had an excellent experience calling Partnership Financial Credit Union this morning. The representative, Lynne Huck, was incredibly thorough, helping me set up travel notifications and explaining the best options for person-to-person money transfers. What impressed me most was her attention to detail—she noticed my account was missing a few security features and proactively helped me set them up. Her assistance was top-notch, and she made the whole process easy and enjoyable.” —Patricia

LEO | Franklin Park

“I went to a Partnership member’s consultant, Leo Castillo Jr. He was the best and very professional about what I was in for. You all need to take lessons from Leo Castillo, he’s the Best” —Robert



COLIN | Morton Grove

“When my mother died a couple of years ago, he was extremely helpful, and over the years, continues to prove himself so. He is professional and warm and really, really knows his stuff!” —Sharon



Lurie Children's Donation

Thank you to all our generous members who donated to our Hearts for Hope campaign for Lurie Children's Hospital of Chicago. PFCU matched every dollar members donated, resulting in a \$640 donation. Every donation helps advance pediatric care and supports kids in our community.



Spring Holiday Office Closures – 2nd Quarter 2026*

Saturday, May 23 | Memorial Day Weekend

Monday, May 25 | Memorial Day

Friday, June 19 | Juneteenth

When we are closed, access your account 24/7 365 via:

Online Access at www.mypfcu.org | Mobile App with Check Deposit | Telephone Teller at 833.697.3281
 PFCU Visa Debit Card issues: 888-674-3039 | PFCU Visa Credit Card Issues: 800.322.8472

Chat is available on our website and Online Access (excluding federal holidays) as follows:

Monday-Friday from 7:00 am - 10:00 pm | Saturday from 7:00 am - 4:00 pm

*Holidays determined by the 2026 Federal Holiday Calendar with the exception of the Spring Holiday. PFCU is closed Thanksgiving, Friday and some Saturdays in conjunction with a Federal Holiday in order for our team members to enjoy time with their families.

When PFCU is closed and it is not a federal holiday, all payroll will be posted as normal without any delay.